

RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

Re: BRENDA GILBERT
156 STRAIGHT STREET
PATERSON, NJ 07501

Atty: RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/13/2023
Chapter 13 Case # 20-20419**

RECEIPTS AS OF 01/13/2023

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
10/13/2020	\$2,086.03		11/16/2020	\$2,086.03	
12/11/2020	\$2,086.03		01/11/2021	\$2,086.03	
02/12/2021	\$2,086.03		03/12/2021	\$2,086.03	
04/06/2021	\$785.00	27194365585	05/18/2021	\$785.00	27194388017
06/15/2021	\$785.00	27318762494	07/20/2021	\$785.00	2740851347
08/17/2021	\$785.00	27678758668	09/14/2021	\$785.00	27408984243
10/21/2021	\$785.00	27800857563	11/12/2021	\$785.00	27828300497
12/23/2021	\$785.00	27825512490	01/19/2022	\$850.00	27601345078
02/23/2022	\$870.00	27828457615	03/22/2022	\$870.00	27830630215
04/13/2022	\$920.00	1830598506	05/04/2022	\$960.00	28194405142
06/28/2022	\$870.00	28194424852	08/09/2022	\$870.00	28194467613
09/08/2022	\$870.00	28194454901	10/18/2022	\$870.00	27950239462
11/08/2022	\$870.00	109066713195	12/13/2022	\$870.00	28381446865
01/10/2023	\$644.00	27890188301			

Total Receipts: \$29,915.18 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$29,915.18

LIST OF PAYMENTS TO CLAIMS AS OF 01/13/2023

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICREDIT FINANCIAL SERVICES, INC.	05/17/2021	\$1,063.27	870,303	06/21/2021	\$298.98	872,105
	07/19/2021	\$298.99	873,912	08/16/2021	\$298.98	875,593
	09/20/2021	\$298.98	877,322	03/14/2022	\$337.99	887,501
	04/18/2022	\$341.77	889,199	05/16/2022	\$361.29	890,912
	06/20/2022	\$375.02	892,596	07/18/2022	\$339.86	894,325
	09/19/2022	\$339.86	897,492			

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AT&T MOBILITY II LLC	05/17/2021	\$437.29	870,321	06/21/2021	\$122.96	872,121
	07/19/2021	\$122.96	873,927	08/16/2021	\$122.97	875,611
	09/20/2021	\$122.96	877,338	03/14/2022	\$139.00	887,516
	04/18/2022	\$140.56	889,215	05/16/2022	\$148.58	890,928
	06/20/2022	\$154.23	892,611	07/18/2022	\$139.78	894,343
	09/19/2022	\$139.78	897,508			
CAREPOINT HEALTH PHYSICAN CHMG	05/17/2021	\$37.13	869,812	05/17/2021	\$13.47	869,812
	06/21/2021	\$10.44	871,573	07/19/2021	\$10.44	873,431
	07/19/2021	\$7.58	873,431	08/16/2021	\$10.44	875,121
	09/20/2021	\$10.44	876,839	09/20/2021	\$7.58	876,839
	03/14/2022	\$11.80	887,044	04/18/2022	\$11.94	888,698
	05/16/2022	\$12.62	890,469	05/16/2022	\$5.39	890,469
	06/20/2022	\$13.10	892,122	06/20/2022	\$5.59	892,122
	07/18/2022	\$11.87	893,885	07/18/2022	\$5.07	893,885
	09/19/2022	\$11.87	897,024	09/19/2022	\$5.07	897,024
QUANTUM3 GROUP LLC	05/17/2021	\$156.67	870,235	06/21/2021	\$44.05	872,022
	07/19/2021	\$44.05	873,830	08/16/2021	\$44.06	875,516
	09/20/2021	\$44.05	877,239	03/14/2022	\$49.80	887,405
	04/18/2022	\$50.36	889,084	05/16/2022	\$53.23	890,810
	06/20/2022	\$55.26	892,475	07/18/2022	\$50.08	894,214
	09/19/2022	\$50.08	897,371			
REDI DIAGNOSTICS CORP	05/17/2021	\$759.99	870,067	06/21/2021	\$213.70	871,842
	07/19/2021	\$213.71	873,670	08/16/2021	\$213.71	875,357
	09/20/2021	\$213.70	877,072	03/14/2022	\$241.58	887,250
	04/18/2022	\$244.28	888,915	05/16/2022	\$258.24	890,657
	06/20/2022	\$268.05	892,323	07/18/2022	\$242.92	894,072
	09/19/2022	\$242.92	897,218			
SANTANDER CONSUMER USA	05/17/2021	\$20.00	870,949	10/18/2021	\$737.83	879,736
	11/17/2021	\$745.73	881,433	12/13/2021	\$745.73	883,069
	01/10/2022	\$745.71	884,717			
SYNCHRONY BANK	05/17/2021	\$156.35	869,850	06/21/2021	\$43.97	871,610
	07/19/2021	\$43.97	873,467	08/16/2021	\$43.96	875,151
	09/20/2021	\$43.96	876,871	03/14/2022	\$49.70	887,070
	04/18/2022	\$50.26	888,725	05/16/2022	\$53.13	890,490
	06/20/2022	\$55.15	892,147	07/18/2022	\$49.98	893,908
	09/19/2022	\$49.98	897,046			
WILMINGTON SAVINGS FUND SOCIETY	05/17/2021	\$5,909.44	871,401	10/17/2022	\$839.55	900,166
	11/14/2022	\$822.15	901,740	12/12/2022	\$822.15	903,258
	01/09/2023	\$822.15	904,752			

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			1,803.36	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	4,550.00	100.00%	4,550.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AFFIRM, INC.	UNSECURED	0.00	100.00%	0.00	0.00
0002	BAYVIEW FINANCIAL LOAN	UNSECURED	0.00	100.00%	0.00	0.00
0003	CAPITAL ONE	UNSECURED	0.00	100.00%	0.00	0.00
0004	CITIFINANCIAL	UNSECURED	0.00	100.00%	0.00	0.00

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0005	COMENITYBANK/NEW YORK	UNSECURED	0.00	100.00%	0.00	0.00
0006	CREDIT ACCEPTANCE	VEHICLE SECURE	0.00	100.00%	0.00	0.00
0007	CREDIT ONE BANK	UNSECURED	0.00	100.00%	0.00	0.00
0008	DEPT OF EDU/NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0009	WILMINGTON SAVINGS FUND SOCIETY	MORTGAGE ARRI	5,909.44	100.00%	5,909.44	0.00
0010	GENESIS BANKCARD SERVICES	UNSECURED	0.00	100.00%	0.00	0.00
0011	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0013	REDI DIAGNOSTICS CORP	UNSECURED	4,851.00	100.00%	3,112.80	1,738.20
0015	SANTANDER CONSUMER USA	VEHICLE SECURE	20.00	100.00%	20.00	0.00
0017	SYNCHRONY BANK	UNSECURED	998.00	100.00%	640.41	357.59
0018	TLF REO LLC	SECURED	0.00	100.00%	0.00	0.00
0022	AFFIRM, INC.	UNSECURED	0.00	100.00%	0.00	0.00
0023	AMERICREDIT FINANCIAL SERVICES, INC	UNSECURED	6,786.83	100.00%	4,354.99	2,431.84
0024	AT&T MOBILITY II LLC	UNSECURED	2,791.20	100.00%	1,791.07	1,000.13
0025	QUANTUM3 GROUP LLC	UNSECURED	1,000.00	100.00%	641.69	358.31
0026	CAREPOINT HEALTH PHYSICAN CHMG	UNSECURED	237.00	100.00%	152.09	84.91
0027	CAREPOINT HEALTH PHYSICAN CHMG	UNSECURED	86.00	100.00%	49.75	36.25
0028	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0029	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0030	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0031	HIGHER EDUCATION STUDENT ASSISTAN	UNSECURED	0.00	100.00%	0.00	0.00
0032	NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0033	NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0034	NELNET	UNSECURED	0.00	100.00%	0.00	0.00
0035	SALUTE CARDS	UNSECURED	0.00	100.00%	0.00	0.00
0036	SYNCB/DUMP	UNSECURED	0.00	100.00%	0.00	0.00
0037	SANTANDER CONSUMER USA	UNSECURED	2,975.00	100.00%	2,975.00	0.00
0038	WILMINGTON SAVINGS FUND SOCIETY	(NEW) MTG Agree	5,572.60	100.00%	3,306.00	2,266.60

Total Paid: \$29,306.60

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 15, 2023.

Receipts: \$29,915.18 - Paid to Claims: \$22,953.24 - Admin Costs Paid: \$6,353.36 = Funds on Hand: \$608.58

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.